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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Bertha	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Thomas	
	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Bertha First Name	Middle Name Last Name	Case number (if known)
	Thor wante	Middle Halle	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		14527 S Marquette Ave Number Street	Number Street
		Chicago Illinois 60633	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Bertha		Thomas	Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pa	Tell the Court Abo	ut Your Bankruptcy Cas	se		
7.	The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Req</i>)). Also, go to the top of page 1 and		
8.	How you will pay the fee	more details about he cashier's check, or m may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty limited.	now you may pay. Typically, if you noney order. If your attorney is so it card or check with a pre-print of the ininstallments. If you choose your Filing Fee in Installments (Coe be waived (You may request at required to, waive your fee, and ine that applies to your family so ion, you must fill out the Application.	ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to lin Yes. Fill out A	rd obtained an eviction judgment a ine 12. Initial Statement About an Eviction nkruptcy petition.		et You (Form 101A) and file it with

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Debtor 1 Bertha Thomas Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Bertha **Thomas** Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Bertha Thomas Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Bertha Thomas Signature of Debtor 1 Signature of Debtor 2 Executed on _ 8/9/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Bertha		Thomas	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	_	, ,		·
need to file this page.	/s/ Timothy Mazur		Date	8/9/2018
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	,			
	Timothy Mazur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av Street	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	J.,			p
	Contact phone	3124473701	Email address	tmazur@semradlaw.com
		21-11-11-1		and 2di @ 36 m adia w. Com
	70224		Missou	ıri
	Bar number		State	····

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Bertha		Thomas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	фо. 00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,425.00
1c. Copy line 63, Total of all property on Schedule A/B	\$12,425.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$58,559.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$128,057.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$186,616.00
Your total liabilities art 3: Summarize Your Income and Expenses	\$186,616.00
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,438.00

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Debt	or 1 Bertha		Thomas	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Answer These Que	estions for Administrat	ive and Statistical Recor	ds	
6. A ı	re you filing for bankrupto	y under Chapters 7, 11, o	r 13?		
Г	No. You have nothing to	report on this part of the fo	orm. Check this box and submit	t this form to the court with your other sch	edules.
[\ 	Yes.				
	<u> </u>				
7. W	hat kind of debt do you ha	ive?			
•			mer debts are those incurred b	y an individual primarily for a personal, purposes. 28 U.S.C. § 159.	
_	27	3 ()	•	is part of the form. Check this box and sub	nmit
	this form to the court with		ou have nothing to report on the	is part of the form. Offect this box and suc	THE STATE OF THE S
o F		O	0	Alaba in a company Official	0.00
	Form 122A-1 Line 11; OR , F		e: Copy your total current mon orm 122C-1 Line 14.	trily income from Official	\$0.00
9.	Copy the following specia	il categories of claims fro	om Part 4, line 6 of Schedule	E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support obliga	otiona (Copy line 6a)		\$0.00	
	a. Domestic support obliga	ations (Copy line da.)		<u> </u>	
	9b. Taxes and certain other	debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pers	onal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy lir	ne 6f.)		\$0.00	
	Qe Obligations arising out	of a senaration agreement o	or divorce that you did not repor	\$0.00	
	priority claims. (Copy line 6)		alvorce that you did not repor		
	Of Dobto to popoion or pro-	fit aboring plane and ather	aimilar dahta (Cany line 6h.)	\$0.00	
	a. Debts to pension or pro	iii-siiailiig piaiis, aiid other	similar debts. (Copy line 6h.)		

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your c	ase:				
Debtor 1	Bertha		Thomas	3		
	First Name	Middle Na	ame Last Na	me		
Debtor 2 (Spouse, if fil	ing) First Name	Middle Na	ame Last Na	me		
United Sta	ites Bankruptcy Court for the:	Northern	District of Illin			
Case num	ber		(St	ate)		
Officia	l Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	rty				12/1
category v responsibl write your	tegory, separately list and o where you think it fits best. It e for supplying correct infor name and case number (if k Describe Each Residenc	Be as complete an mation. If more sp known). Answer ev	d accurate as possible ace is needed, attach ery question.	e. If two married people a separate sheet to th	e are filing together, both a is form. On the top of any a	re equally
	own or have any legal or ed		-			
1. Do you	No. Go to Part 2	quitable iliterest il	i any residence, buildi	ing, ianu, or sinnar pro	pertyr	
	Yes. Where is the property?					
1.1	Street address, if available, or	other description	What is the property? Single-family home Duplex or multi-un)	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> hims Secured by Property.
	8505 W Irlo Bronson Memorial Hwy Number Street		Condominium or c	ooperative	Current value of the entire property? Unknown	Current value of the portion you own? \$0.00
	Kissimmee Florida City State Osceola	34747 Zip Code	Land Investment propert Timeshare Other	у	Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	County		Who has an interest i	n the property? Check	Check if this is co	mmunity property
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 1		_	
				debtors and another u wish to add about thi:	o itam auch ac lacal	
			property identification number:		s item, such as local	
1.2	own or have more than one, li Street address, if available, or		What is the property? Single-family home)	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
			Duplex or multi-un Condominium or c Manufactured or m	ooperative	Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment propert Timeshare Other	у	Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
			Who has an interest i one.	n the property? Check	Check if this is co (see instructions)	mmunity property
			Debtor 1 only		ы	
			Debtor 2 only			
			Debtor 1 and Debto	or 2 only		
			At least one of the	debtors and another		
			Other information you	u wish to add about this	s item, such as local	

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Debtor 1	Bertha First Name	Middle Name	Thomas Last Name	Case numbe	(if known)	
1.3	et address, if available, or o		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the pove attached for Part 1. W	ortion you own for a	all of your entries from Part 1, incluiere.	uding any entrie	s for pages	
Do you ov you own t	hat someone else drives. If ans, trucks, tractors, sport u	equitable interes you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
✓ Ye 3.1	s Make Model: Year:	Dodge Journey 2016	Who has an interest in the propone.	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	70000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$14750.00	Current value of the portion you own? \$7375.00
3.2	Make Model: Year: Approximate mileage:	Hyundai Tucson 2014 83000	who has an interest in the propone. Debtor 1 only		the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property? \$8300.00	Current value of the portion you own? \$4150.00

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	Bertha First Name	Middle Name	Thomas Last Name	Case number	er (if known)	
3.3	Make Model: Year:		Who has an interest in the prone. Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Pu red claims on <i>Schedule L</i> nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	<i>'</i>	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors Check if this is communit instructions)			
3.4	Make Model: Year:		Who has an interest in the prone. Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Pu ired claims on <i>Schedule L</i> iims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	<i>'</i>	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors Check if this is communitions instructions)			
	mpios. Boato, tranoro, motore	s, personal watercraft,	fishing vessels, snowmobiles, m	otorcycle accessor	ies	
4.1	No Yes	, personal watercialt,	Who has an interest in the prone.	ŕ	Do not deduct secured the amount of any secu	red claims on <i>Schedule I</i>
✓	No Yes Make Model:	, personal watercialt,	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is community	roperty? Check / and another	Do not deduct secured the amount of any secu	red claims on Schedule
4.1	No Yes Make Model: Year: Approximate mileage:	, personal watercraft,	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	roperty? Check / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule control of the portion you own? claims or exemptions. Princed claims on Schedule
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitinstructions) Who has an interest in the prone.	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secuce Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the

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Debtor 1 Bertha **Thomas** Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... used two televisions, one cellphone, one desktop 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... used iewelry \$500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$900.00 for Part 3. Write that number here

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Debtor 1 Bertha Thomas Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: US Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	tor 1 Bertha	Middle Nove	Inomas	Case number (if known)	
20.		Middle Name			
		nclude personal checks, cashiers' ents are those you cannot transfer			
	No Yes. Give specific				
	information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements vicompanies, or others	prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No Yes	Floatrio	monation name.		
		Electric: Gas:			
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:	-		
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	No Yes	Issuer name and description:			

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Debte	or 1 Bertha	Modelle News	Thomas	Case number (if known)	
0.4	First Name	Middle Name	Last Name	dan a marife ad atata tariti an marana	
24.		, 529A(b), and 529(b)(1).	quaiiπeα ABLE program, or un	der a qualified state tuition program.	
	No Institutio	n name and description. Sepa	rately file the records of any inter	ests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or fu	iture interests in property (o	ther than anything listed in lir	ne 1), and rights or powers	
	exercisable for your b		, ,	,	
	Yes. Describe				
26.			nd other intellectual property s from royalties and licensing ag		
	✓ No Yes. Describe				
		<u> </u>			
27.		and other general intangible mits, exclusive licenses, coope	es rative association holdings, liquo	r licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ey or property owed	d to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property owed Tax refunds owed to yo				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to yo	ou .		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to yo No Yes. Give specific in about them, in you already file	formation acluding whether ad the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to yo No Yes. Give specific in about them, in you already file and the tax yes	formation acluding whether ad the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to yo No Yes. Give specific in about them, in you already file and the tax yes	formation acluding whether ed the returns ars	oport, child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	formation acluding whether ad the returns ars	oport, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to yo No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	formation acluding whether ad the returns ars	oport, child support, maintenanc	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	formation acluding whether ad the returns ars	oport, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	formation acluding whether ad the returns ars	oport, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to yo ✓ No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu ✓ No Yes. Give specific in	formation acluding whether ad the returns ars	oport, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu No Yes. Give specific in Other amounts someon Examples: Unpaid wages	formation acluding whether ad the returns ars	s, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax yea Family support Examples: Past due or lu No Yes. Give specific in Other amounts someon Examples: Unpaid wages Social Securit	formation including whether and the returns ars sump sum alimony, spousal sup formation	s, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu No Yes. Give specific in Other amounts someon Examples: Unpaid wages	formation including whether and the returns ars sump sum alimony, spousal sup formation	s, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1 Bertha		Thomas	Case number (if known)	
	First Name	Middle Nan	ne Last Name		
31.	Interests in insurance Examples: Health, disabi		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expec	n someone who has died tt proceeds from a life insurance policy	y, or are currently entitled to receive	
33.			t you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims	of every nature, including counterd	elaims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already lis	i		
36.		•	om Part 4, including any entries fo		
Part	5: Describe Any Bu	usiness-Related P	operty You Own or Have an Ir	nterest In. List any real estate in F	art 1.
37.	No. Go to Part 6. Yes. Go to line 38.	ny legal or equitable i	nterest in any business-related pro	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of No Yes. Describe	r commissions you a	lready earned		
39.	Office equipment, furn Examples: Business-rela No Yes. Describe			ichines, rugs, telephones, desks, chairs, e	lectronic devices

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Deb	tor 1 Bertha		ase number <i>(if known)</i>	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	Ц			
42.	Interests in partnersh	ips or joint ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			-
				_
43.	Customer lists, mailing	lists, or other compilations		
	—	•		
	✓ No		(44.4))0	
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 101((4 I A))?	
	☐ No			
	Yes. Desci	ribe		
	□			
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific information			
	inomaton			
				<u> </u>
45. A	dd the dollar value of a	ll of your entries from Part 5, including any entries for pages you h	have attached	!
for Pa	art 5. Write that numbe	r here		
	Describe Any Fa	arm- and Commercial Fishing-Related Property You Own	or Have an Interest In	
Part	If you own or have an	interest in farmland, list it in Part 1.	or riave arrinterest in.	
40				
46.	Do you own or nave a	ny legal or equitable interest in any farm- or commercial fishing-re	elated property?	Occurrent colors of the
	✓ No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
	—			or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, tarm-raised fish		
	✓ No			
	Yes. Describe			
	_			
		<u></u>		

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Deb.		Thomas	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
	L rest Describent			
49.	Farm and fishing equipment, implements, machinery, fixtur	es, and tools of trade		
	No No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	□ Na			
	V No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did	not already list		
	No.	-		
	✓ No			
	Yes. Describe			
	dd the dollar value of all of your entries from Part 6, includir art 6. Write that number here		es you have attached	
•	art o. Write that number here			
Part	7: Describe All Property You Own or Have an Inter	est in That You Did	Not List Above	
			100 2100 7100 70	
53.	Do you have other property of any kind you did not already Examples: Season tickets, country club membership	list?		
	Yes. Give specific information			
	mis.maion			
54. A	dd the dollar value of all of your entries from Part 7. Write th	nat number here)	<u> </u>
	Listate Tatala of Facili David of this Faces			
Part	List the Totals of Each Part of this Form			
55 I	Part 1: Total real estate, line 2		•	
00.	art it rotal rotal ostato, into 2			
56.	part 2 total vehicles, line 5	Ф11F0F 00		
		\$11525.00	-	
5/.P	art 3: Total personal and household items, line 15	\$900.00	<u> </u>	
58. P	art 4: Total financial assets, line 36			
59. I	Part 5: Total business-related property, line 45		_	
			_	
60. I	Part 6: Total farm- and fishing-related property, line 52		_	
61. I	Part 7: Total other property not listed, line 54			
62	Fotal personal property. Add lines 56 through 61			
	parameter property and miss so allowed the missions of	\$12425.00	Copy personal property total ►	+ \$12425.00
			20p, polocital property total p	
				\$12425.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			<u> </u>

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		Docu	ment Page 20 o	† 76	
Fill in this info	ormation to identify your case:				
Debtor 1	Bertha		Thomas		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the: North	hern D	District of Illinois		
Case number	r		(State)		
Official	Form 106C				Check if this is a amended filing
Schedu	le C: The Property	/ You Claim a	s Exempt		04/1
information. as exempt. I additional p For each its state a specthe amount tax-exempt under a law your exempt Part 1: Ide 1. Which s You You	Using the property you listed from the space is needed, fill of ages, write your name and care of property you claim as cific dollar amount as exemit of any applicable statutory the retirement funds—may be	ed on Schedule A/B: In the author and attach to this pase number (if known as exempt, you must supply a limit. Some exempt a unlimited in dollar attached a particular attached a part	Property (Official Form 10 page as many copies of F). specify the amount of the umay claim the full fair rations—such as those for amount. However, if you amount and the value of y amount. Yen if your spouse is filling with otions. 11 U.S.C. § 522(b)(3) (2)	6A/B) as your so Part 2: Additional exemption you market value of health aids, right claim an exempt the property is	onsible for supplying correct urce, list the property that you claim <i>Page</i> as necessary. On the top of any claim. One way of doing so is to the property being exempted up to its to receive certain benefits, and tion of 100% of fair market value determined to exceed that amount
	escription of the property and Schedule A/B that lists this y	Current value of the portion you own Copy the value from	Amount of the exemption Check only one box for each		Specific laws that allow exemption
		Schedule A/B			
Brief descripti	ion:	\$7,375.00	✓ \$0		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Line from Schedul			100% of fair market va	alue, up to any	_
Brief descripti		\$4,150.00	\$2,150.00		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Line from Schedul			100% of fair market va applicable statutory lin	alue, up to any	_
	claiming a homestead exempt			of adjustment.)	

☐ No ☐ Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Bertha Thomas Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: \checkmark \$0 Checking account, US 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(a) Brief \$200.00 description: $\overline{}$ \$200.00 used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$200.00 description: $\overline{}$ \$200.00 used furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) description: \$500.00 \checkmark \$500.00 used jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$0.00 description: \$0 used two televisions,

100% of fair market value, up to any

applicable statutory limit

one cellphone, one

desktop

Line from Schedule A/B:

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Fill in	this inform	nation to identify your cas	se:				
Debto	or 1	Bertha		Thomas			
Debte) I	First Name	Middle Name	Last Name			
Debto	or 2 se, if filing)	First Name	Middle News	Loot Nama			
		First Name	Middle Name	Last Name			
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If knov	number vn)					_	
Off	icial	Form 106D				Ц	Check if this is a amended filing
Scl	hedu	le D: Credito	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/1
	-	•		e are filing together, both are equa ber the entries, and attach it to t			
	-	number (if known).	nai r age, iii it out, nuii	iber the entires, and attach it to the	ms form. On the top	or any additional pa	ges, write your
1. I	Do any c	reditors have claims se	cured by your propert	ty?			
	☐ No. C	Check this box and subm	it this form to the court v	vith your other schedules. You hav	e nothing else to rep	ort on this form.	
i	_	Fill in all of the information		•			
Part	1: List	All Secured Claims					
2.	separatel	•	an one creditor has a part	ured claim, list the creditor icular claim, list the other creditors order according to the creditor's	Column A Amount of claim	Column B Value of	Column C Unsecured
	name.	. As much as possible, list	ше стапть пт агртгарейсаг	order according to the creditor's	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	_	LAKE/WILSON RES	Describe the property	that secures the claim:	\$33,976.00	\$0.00	\$33,976.00
	Creditor's	Name IRLO BRONSON HWY		ons at Orange Lake Resort			
	Numbe			the claim is: Check all that apply.			
			Contingent				
	KISSIMN		Unliquidated				
	City	State ZIP Code es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check a	ll that apply.			
		tor 2 only		made (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan)	as tax lien, mechanic's lien)			
	-	ast one of the debtors	Judgment lien from	·			
		another ck if this claim relates	Other (including a right				
		community debt		, <u> </u>			
	incurred	I	Last 4 digits of accour	nt number7771			
2.2	Exeter Fi Creditor's	nance LLC Name		that secures the claim:	\$20,583.00	\$14,750.00	\$5,833.00
	PO BOX	(166097 er Street	2016 Dodge Journey As of the date you file.	the claim is: Check all that apply.			
			Contingent	The cram is shook an inal apply.			
	IRVING	TX 75016	Unliquidated				
	City	State ZIP Code	Disputed				
		es the debt? Check one. tor 1 only	Nature of lien. Check a	Il that apply			
		tor 2 only	_	made (such as mortgage or secured			
		tor 1 and Debtor 2 only	car loan)	made (Such as mortgage of Secured			
	At le	ast one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and	another	Judgment lien from	a lawsuit			
	to a	ck if this claim relates community debt	Other (including a ri				
	Date de incurrec	I	Last 4 digits of accoun		L #54.550.00	I	
		Add the dollar value of y here:	our entries in Column A	on this page. Write that number	\$54,559.00		

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Debtor 1 Bertha		Thomas	Case n	iumber (if known)		
First Name N	liddle Name	Last Name				
Additional Page Part:1 After listing any entries on t 2.4, and so forth.	his page, numbe	er them beginning with 2.3	, followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Z.3 TitleMax Creditor's Name 15 Bull St Number Street Suite 200 Savannah GA 31401 City State ZIP Code Who owes the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Hyundai Tucso As of the date Contingent Unliquidate Disputed Nature of lien. An agreem car loan) Statutory lie Judgment Other (include		k all that apply.		\$8,300.00	\$0.00
Add the dollar value of you here:	ur entries in Col	umn A on this page. Write t	that number	\$4,000.00		
If this is the last page of your write that number here:	our form, add th	e dollar value totals from a	II pages.	\$58,559.00		

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Fill i	n this infori	nation to identify your c	ase:					
Deb	tor 1	Bertha		Thomas				
		First Name	Middle Name	Last Name				
Deb								
(Spot	use, if filing)	First Name	Middle Name	Last Name				
		ankruptcy Court for the:	Northern	_ District of Illinois (State)				
Case (If knd	e number own)							
Off	icial F	orm 106E/F				Che	ck if this is an	n amended filing
			ditors Who	Have Unse	cured Claims			12/15
Form clain the e know	106A/B) ans that are entries in the sinth (n).	and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Official Secured by Property.	. Also list executory contracts Form 106G). Do not include a f more space is needed, copy top of any additional pages, v	ny creditor the Part yo	s with partia ou need, fill i	ally secured t out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amoun ding to the creditor's nam particular claim, list the of		both priority	and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

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Debte		omas Case number (if known)	
Part :		t realite	
3. [Do any creditors have nonpriority unsecured claims against yo No. You have nothing to report in this part. Submit this form Yes.		
l I	unsecured claim, list the creditor separately for each claim. For each	al order of the creditor who holds each claim. If a creditor has more the claim listed, identify what type of claim it is. Do not list claims already inclusors in Part 3.If you have more than four priority unsecured claims fill out the	uded in Part 1. he Continuation
	OARITAL ONE	Т	otal claim
4.1	CAPITALONE Nonpriority Creditor's Name PO BOX 30253	Last 4 digits of account number 3505 When was the debt incurred? 11/2016	\$1,528.00
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	SALT LAKE CITY Utah 84130	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts ✓ Other. Specify CreditCard	
	✓ No		
	Yes		
4.2	City of Chicago - Dept. of Finance		\$170.00
	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ170.00
	PO Box 88292 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify parking ticket	
	Is the claim subject to offset?		
	No		
	Yes		
4.3	HARVARD COLL Nonpriority Creditor's Name	Last 4 digits of account number 2544	\$4,361.00
	4839 N Elston Ave	When was the debt incurred? 6/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ChicagoIllinois60630CityStateZip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: 04 IL DEPARTMENT OF HUMAN	
	Yes	Other. Specify SERVICE	

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Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim			
4.4	IDOR-Bankruptcy Section	Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name PO Box 64338	When was the debt incurred?				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		- Contingent				
	Chicago Illinois 60664	Unliquidated				
	City State Zip Code	_ Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Notice Only				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.5	Ingalls Hospital	Last 4 digits of account number	\$10,000.00			
	Nonpriority Creditor's Name One Ingalls Drive	When was the debt incurred? n/a				
	Number Street	As of the data you file, the claim is: Check all that apply				
		As of the date you file, the claim is: Check all that apply. — Contingent				
		Unliquidated				
	Harvey Illinois 60426	- 				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts Other. Specify medical bill				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.6	IRS		\$100,000.00			
7.0	Nonpriority Creditor's Name	- Last 4 digits of account number	Ψ100,000.00			
	Po Box 7346 Number Street	When was the debt incurred?n/a				
		As of the date you file, the claim is: Check all that apply.				
	-	- Contingent				
	Philadelphia Pennsylvania 19101	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts Other. Specify 1040 Taxes				
	Is the claim subject to offset?	<u> </u>				
	▼ No					
	Yes					

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	Methodist Midlake Campus	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 2269 W 25th Ave	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Gary Indiana 46404	Unliquidated	
	Gary Indiana 46404 City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify medical bill	
	Is the claim subject to offset?		
	No		
	Yes		
4.8	REGION RECOV	Last 4 digits of account number1449	\$698.00
	Nonpriority Creditor's Name 5252 HOHMAN PO BOX 8000	When was the debt incurred? 1/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	HAMMOND Indiana 46325	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: 05	
	✓ No	Other. Specify DYNASTY PROPERTIES	
	Yes		
4.9	Speedy Cash	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name 1931 N. Mannheim Rd	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Melrose Park Illinois 60160	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	봄	debts	
	Check if this claim relates to a community debt	Other. Specify payday loan	
	Is the claim subject to offset?		
	Yes		
	LI . ••		

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lebtor 1 Bertha		In	nomas Case number (if known)
First Name	Middle N	ame Las	ast Name
art 2: Your NONI	PRIORITY Unsecured	Claims - Continua	ation Page
After listing a	ny entries on this page, n	umber them beginni	ing with 4.5, followed by 4.6, and so forth. Total claim
	hicago Medicine		Last 4 digits of account number \$10,000.00
Nonpriority Cre 15965 Collecti	ons Center Dr		When was the debt incurred?n/a
Number	Street		As of the date you file, the claim is: Check all that apply.
-			Contingent
Chicago	Illinois	60693	Unliquidated
City	State	Zip Code	Disputed
Who incurred Debtor 1 o	the debt? Check one.		Type of NONPRIORITY unsecured claim:
Debtor 2 o	•		Student loans
	and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims
At least on	ne of the debtors and anothe	er	Debts to pension or profit-sharing plans, and other similar debts
Check if t	this claim relates to a con	mmunity debt	Other. Specify medical bill
Is the claim s	ubject to offset?		
✓ No			
Yes			

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Debtor	1 Bertha First Name		Middle Name	Thomas Last Name	Case number (if known)
Part 3:	List Others to E	Be Notified A	bout a Debt That Yo	u Already Listed	
co	llection agency is t	trying to collectry.	t from you for a debt you have more than or	ou owe to someone else, li ne creditor for any of the d	that you already listed in Parts 1 or 2. For example, if a sist the original creditor in Parts 1 or 2, then list the ebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.
	ARRIS & HARRIS LTI ame	D		On which entry in Part 1	or Part 2 did you list the original creditor?
_	I1 W JACKSON BLV umber Street	'D S-400		Line 4.2 of <i>(Cl one):</i>	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
CI Ci	HICAGO ty	Illinois State	60604 Zip Code	Last 4 digits of account	number

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Debtor 1 Bertha Thomas Case number (if known)

FIRST Nar	ne ivilodie Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purpose	s only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
			Total olalilis	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$128,057.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$128,057.00	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Bertha		Thomas	
	First Name	Middle Name	Last Name	<u>-</u>
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			,	
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument Page 3	2 of 76		
Fill in t	his infor	mation to identify your ca	se:				
Debtoi	r 1	Bertha First Name	Middle Name	Thomas Last Name	_		
Debtoi (Spouse	r 2 , if filing)	First Name	Middle Name	Last Name			
	-	ankruptcy Court for the:		_ District of Illinois			
Case r	number			(State)			
	<u> </u>	Form 106H					if this is an ded filing
Sch	edul	e H: Your Cod	ebtors				12/15
filing to the ent known)	ogether, ries in t . Answe	both are equally respon he boxes on the left. Atta r every question.	sible for supplying corre ach the Additional Page	ct information. If more spa to this page. On the top o	ce is needed f any Addition	ccurate as possible. If two married peopl , copy the Additional Page, fill it out, and nal Pages, write your name and case num	l number
1.	No Year)	ou are filing a joint case, d	o not list either spouse as a	codeptor.)		
2.	California			roperty state or territory? (o, Texas, Washington, and \		roperty states and territories include Arizona,	
	☐ Ye	s. Did your spouse, form No	er spouse, or legal equiv	alent live with you at the tir	ne?		
		Yes. In which commun	ty state or territory did yo	ou live?	Fill in the n	ame and current address of that person.	
		Name of your spouse, fo	rmer spouse, or legal equi	valent	<u> </u>		
		Number Street			<u>—</u>		
		City	State	Zip Code	<u>—</u>		
	again a	s a codebtor only if that	person is a guarantor or	cosigner. Make sure you h	ave listed th	is filing with you. List the person shown in e creditor on Schedule D (Official Form 19 dule E/F, or Schedule G to fill out Column	06D),
	Column	1: Your codebtor				2: The creditor to whom you owe the deb schedules that apply:	ot
3.1		, Ronnie				chedule D, line 2.1; 2.2	
	Name	11007 S Wallaco				shodulo E/E lino	

60628

Zip Code

Schedule G, line _

Number

Chicago

City

Street

Illinois

State

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						<u></u>		
Fill in	this information to identify	y your case:						
Debto	r 1 Bertha		Thoma	as				
	First Name	Middle Name	Last N			Che	eck if this is:	
Debto				1			An amended filing	
(Spouse	e, if filing) First Name	Middle Name	Last N	ame			•	nonto:: d'
	States Bankruptcy Court for	Northern	District of Illi				A supplement showing post-petition ch expenses as of the following date:	iapter 13
the: Case r	number		(8	State)			,	
(If know						•	MM / DD / YYYY	
Offic	cial Form 106l							
Sch	edule I: Your Ir	ncome						12/15
spouse	e. If more space is neede er (if known). Answer eve	d, attach a separate she ry question.	-		_	-	not include information about you ional pages, write your name and	
	ll in your employment		Debtor 1				Debtor 2	
int	formation.	Employment status					- Employed	
	you have more than one job, tach a separate page with	Employment status	☐ Emplo	-	od		Employed Not Employed	
	formation about additional		✓ Not Li	прюу	c u		Not Employed	
em	nployers.	Occupation					- -	
	clude part time, seasonal, or lf-employed work.	Employer's name					_	
		Employer's address						
	ccupation may include student homemaker, if it applies.		Number St	reet			Number Street	
							· -	
			City		State	Zip Code	City State Zip Coo	de
		How long employed there?						
Part	2: Give Details About	Monthly Income						
spou: If you	se unless you are separated.	ve more than one employer,	-			employers fo	write \$0 in the space. Include your non- or that person on the lines below. If you For Debtor 2 or	
	List monthly gross wages, sa deductions.) If not paid monthl be.			2.	. 01 561	\$0.00	non-filing spouse	
	Estimate and list monthly over	ertime pay.		3.		+ \$0.00		
	Calculate gross income. Add			4.		\$0.00		
				1 -			1	

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Debtor 1 Bertha First Name		nomas ast Name	Case num	iber <i>(if</i>	
THSTIVATILE	Middle Name L	ast Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$0.00		_
5. List all payroll deductions:					
5a. Tax, Medicare, and Social	Security deductions	5a.	\$0.00		_
5b. Mandatory contributions fo	or retirement plans	5b.	\$0.00		_
5c. Voluntary contributions for	retirement plans	5c.	\$0.00		_
5d. Required repayments of re	tirement fund loans	5d.	\$0.00		_
5e. Insurance		5e.	\$0.00		_
5f. Domestic support obligatio	ns	5f.	\$0.00		_
5g. Union dues		5g.	\$0.00		_
5h. Other deductions. Specify:		5h.	+ \$0.00	+	_
6. Add the payroll deductions. Ad +5h.	d lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00		
7. Calculate total monthly take-h	ome pay. Subtract line 6 from line	4. 7.	\$0.00		
${\bf 8. \ List \ all \ other \ income \ regularly}$	received:				
8a. Net income from rental probusiness, profession, or far	m				
	property and business showing necessary business expenses, and .	8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		_
8c. Family support payments t dependent regularly receiv	hat you, a non-filing spouse, or a re	1			
Include alimony, spousal sup divorce settlement, and prope	oport, child support, maintenance, erty settlement.	8c.	\$0.00	-	-
8d. Unemployment compensat	tion	8d.	\$0.00		-
8e. Social Security		8e.	\$2,438.00		
	the value (if known) of any non- ive, such as food stamps (benefits	8f.	\$0.00		
8g. Pension or retirement inco	ome	8g.	\$0.00		
8h. Other monthly income. Spe	ecify:	_	+ \$0.00		
9. Add all other income Add lines	8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$2,438.00		
10. Calculate monthly income. Ad Add the entries in line 10 for Deb	d line 7 + line 9. tor 1 and Debtor 2 or non-filing sp	10. ouse	\$2,438.00	+	= \$2,438.00
friends or relatives.	butions to the expenses that you imarried partner, members of your lady included in lines 2-10 or amou	household, y	our dependents, your roo		
Specify:					11. + \$0.00
12. Add the amount in the last co Write that amount on the <i>Summ</i> .	olumn of line 10 to the amount in ary of Schedules and Statistical Suri				12. \$2,438.00 Combined monthly income
13. Do you expect an increase or No.	decrease within the year after y	ou file this f	orm?		
Yes. Explain:					

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		D00	differit Tage 33 of A	J		
Fill in this infor	mation to identify your	case:				
Debtor 1	Bertha		Thomas			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Maritalla Maria	Last Name	An amended filin	ıa	
(opodoc, ir iiirig)	First Name	Middle Name	Last Name	□ A quantament of	nowing post potitic	on chapter 12
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)		nowing post-petitic the following date:	лі спарієї то
Case number (lf known)				MM / DD / YYYY	, _	
Official	Form 106J		_			
Schedul	e J: Your Exp	enses				12/15
information. If			are filing together, both are equal is form. On the top of any addition			mber
Part 1: Des	cribe Your Househo	ld				
1. Is this a jo	nt case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
[No					
[Yes. Debtor 2 must fi	le Official Forms 106J-2, Exp	enses for Separate Household of Deb	tor 2.		
2. Do you hav	re dependents?	lo				
Do not list I Debtor 2.		es. Fill out this information fo	 Dependent's relationship to Debtor 1 or Debtor 2 	Dependent's age	Does depende with you?	nt live
	u youi	lo es				
Estimate you	of a date after the bank	ankruptcy filing date unles	s you are using this form as a suppl upplemental Schedule J, check the			1e
		aach gavarnmant assistana	a if you know the value of			
		cash government assistanc it on Sc <i>hedule I: Your Incon</i>			Your	r expenses
	I or home ownership exor the ground or lot. 4.	penses for your residence.	Include first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or ren	ter's insurance			4b	\$0.00
4c. Home	maintenance, repair, and	l upkeep expenses			4c.	\$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Bertha
 Thomas
 Case number (if known)

 Last Name
 Last Name

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities: 6. Utilities: 6. \$0.00 6. Utilities: 6. \$0.00 6. Utility, heat, natural gas 6. \$0.00 6. Crelephone, coll phone, Informet, statellite, and cable services 6. \$10.00 6. Crelephone, coll phone, Informet, statellite, and cable services 6. \$10.00 6. Crelephone, coll phone, Informet, statellite, and cable services 6. \$10.00 6. Crelephone, coll phone, Informet, statellite, and cable services 6. \$10.00 6. Crelephone, coll phone, Informet, statellite, and cable services 6. \$10.00 6. Crelephone, coll phone, Informet, statellite, and cable services 7. \$330.00 7. Coldring, Bundry, and dry cleaning 8. \$20.00 10. Charlical state and deficial sand services 11. \$475.00 11. Medicial and deficial saymenes 11. \$475.00 12. Cransportation, Include gas, maintenance, bus or train favo. \$0.00 13. Entertainment, clubse, recreation, newspapers, magazines, and books 14. \$0.00	First Name	Middle Name Last Name		
Section Sect				Your expenses
6a. Electricity, heat, natural gas 6a. \$0.00 6b. Water, sewer, garbage collection 6b. \$5.00 6c. Telephone, cell phone, internet, satellite, and cable services 6c. \$140,00 6d. Other. Specify: 6d \$5.00 6d. Other. Specify: 6d \$5.00 7. Food and housekeeping supplies 7. \$330,00 7. Food and housekeeping supplies 7. \$330,00 7. Food and housekeeping supplies 7. \$330,00 8. Childcare and children's education costs 9. \$76,00 9. Clothing, laundry, and dry cleaning 9. \$76,00 10. Personal care products and services 11. \$475,00 11. Medical and dental exponses 12. \$300,00 12. Transportation. Include gas, maintenance, bus or train fere. 12. \$300,00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. Do not include far payments 15. \$0.00 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or included in lines 4 or 20. 15. Lives and the surance deducted from your pay or includ	5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$140.00 6d. Other, Specify: 7. \$330.00 7. Food and housekceping supplies 7. \$330.00 8. Childcare and children's education costs 8. \$0.00 9. Citothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 11. \$475.00 11. Medical and dental expenses 11. \$475.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$300.00 10. Do not include care payements 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance 15 \$0.00 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify: 15 \$0.00 17c. The surance. Specify: 16 \$0.00 <t< td=""><td>6. Utilities:</td><td></td><td></td><td></td></t<>	6. Utilities:			
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15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
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20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's	s, or renter's insurance		

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Debtor 1 Berth	a		Thomas	Case number (if known)		
First N	lame	Middle Name	Last Name			
21.Other. Spe	cify:				21	\$0.00
	your monthly expense	es.				\$1,613.00
	ies 4 through 21.					\$0.00
	, , ,	,	from Official Form 106J-2			\$1,613.00
22c. Add lir	ie 22a and 22b. The re	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	me.				
23a. Copy	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,438.00
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,613.00
		ses from your monthly ir	ncome.			\$825.00
The re	sult is your monthly ne	et income.			23c	
			oan within the year or do yo nodification to the terms of y			
	Living with Fairing					

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If two married	people are filing togethe	er, both are equally resp	onsible for supplying correct information.	
Declarat	ion About an l	ndividual Deb	tor's Schedules	12/15
Official	Form 106De	C		Check if this is an amended filing
Case number (If known)			(State)	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
	First Name	Middle Name	Last Name	
Debtor 1	Bertha		Thomas	
Fill in this infor	mation to identify your ca	ase:		

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	☑ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and						
	that they are true and correct.							
×	/s/ Bertha Thomas	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 8/9/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in	n this info	ormation to ident	tify your ca	ase:								
Deb	tor 1	Bertha				Thomas	3					
		First Name		Middle	Name	Last Na	me					
Debi (Spot	tor 2 use, if filing)	First Name		Middle	Name	Last Na	me					
Unit	ed States	Bankruptcy Cou	rt for the:	Northern		District of Illir	nois					
Case	e numbe	r				(St	ate)					
(If kno		·									_	.
Of	ficial	Form 1	07								L	Check if this is a amended filing
		ent of Fin		l Affairs 1	for Inc	lividuals	Filing	for Bar	ıkrıı	ntcv		04/1
Be a infor num	s comp mation ber (if k	lete and accura . If more space mown). Answer	te as pos is neede every qu	ssible. If two m d, attach a sep lestion.	narried pe parate she	eople are filing eet to this for	g together, k m. On the to	oth are eq	ually re	esponsible fo		correct
Pari	Giv	ve Details Abo	ut Your I	Marital Status	and Wh	ere You Live	d Before					
1.	What i	is your current n	narital sta	tus?								
	Ľ	larried ot married										
2.	During	g the last 3 years	s, have yo	u lived anywher	e other th	an where you	live now?					
		o es. List all of the ebtor 1:	places yo	u lived in the las		Do not include	e where you li				Dates I	Debtor 2 lived
							Sam	ne as Debtor	1		Sar	ne as Debtor 1
								.0 40 20010.	•			
	_	608 Dolton Rd umber Street			-	12/1998	Number	Street			From _	
	_				To _	12/2016					To _	
	_	····,	linois tate	Zip Code			City	Sta	ite	Zip Code	<u>—</u>	
							Sam	ie as Debtor	1		Sar	ne as Debtor 1
	N	umber Street			From		Number	Street			From _	
	_				To _						To _	
	C	ity S	tate	Zip Code			City	Sta	ite	Zip Code	<u> </u>	
3.	and terri	the last 8 years, tories include Arizons. Make sure you	ona, Califo	rnia, Idaho, Loui	siana, Neva	ada, New Mexic	o, Puerto Ricc					property states

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Debte	or 1	Bertha	Thon		Case nu	mber (if known)	
		First Name Middle	e Name Last I	Name			
Part :	2:	Explain the Sources of Your Inc	come				
i a	ill ir	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bu	usinesses, including part-	-time		ears?
			Debtor 1			Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions exclusions)	and	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		_	Wages, commissions, bonuses, tips Operating a business	
		r last calendar year: unuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business			Wages, commissions, bonuses, tips Operating a business	
		r the calendar year before that: unuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	-		Wages, commissions, bonuses, tips Operating a business	
lr p fi	nclu ubli ling ist e	rou receive any other income during de income regardless of whether that in comenfit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Example come; interest; dividends; you received together, list	s of other income are alir money collected from lav it only once under Debto	wsuits; r or 1.	royalties; and gambling and lo	
			Debtor 1			Debtor 2	
			Sources of income Describe below.	Gross income freeach source (before deduction exclusions)		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		om January 1 of current year until le date you filed for bankruptcy:	est SSI	\$64,628.00	_		
		or last calendar year: anuary 1 to December 31, 2017) YYYYY		\$0.00			
		or the calendar year before that: anuary 1 to December 31, 2016) YYYYY		\$0.00			

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Debtor 1 Bertha Thomas Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

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r 1	Bertha			inc	omas	Case number	it known)
	First Name		Middle Name	Las	t Name		
nsi orp	ders include your porations of whic	relatives; a h you are a for a busin	ny general partners n officer, director, ess you operate as	s; relatives of any operson in control,	general partners; parti or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on No Yes. List all pay		ranteed or cosigne	•			
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Incident Mana			Dates of		-	Reason for this payment Include creditor's name
	Insider's Name			Dates of		-	
	Insider's Name Number Street			Dates of		-	
		State	Zip Code	Dates of		-	
_	Number Street	State		Dates of		-	
_	Number Street City	State		Dates of		-	
-	Number Street City Insider's Name	State		Dates of		-	

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Debtor 1 Bertha Thomas Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Circuit Court of Cook County, Illinois Court Name On appeal 5600 Old Orchard Road Case number NumberStreet Concluded 2018-M1-104996 Illinois 60077 Skokie City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2016 Dodge Journey \$0 Exeter Finance LLC Creditor's Name Explain what happened PO BOX 166097 Number Street Property was repossessed. Property was foreclosed. **IRVING** Texas 75016 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debto	r 1 Bertha	Thomas	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 90 days before you filed for bankruptcy, di accounts or refuse to make a payment because y		ank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details.			
•		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name	-		
	Number Street	_		
		_ Last 4 digits of account r	number: XXXX-	
	City State Zip Code	_		
	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another offici		possession of an assignee for the benefit o	of creditors, a court-
إ	✓ No			
Part 5	Yes List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, di	d you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
				_
	Person to Whom You Gave the Gift	_		
	Number Street	-		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	-		_
	Number Street	-		
	City State Zip Code Person's relationship to you	_		
	o rotationomp to you			

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Debtor	1 Bertha			Thomas	Case number (if kno	wn)	
	First Name		Middle Name	Last Name	<u> </u>		
14 W	ithin 2 years hefor	re vou filed fo	r hankruntev did	you give any gifts or contribu	itions with a total value	of more than \$600	to any charity?
17. **	itiliii 2 years beloi	e you med it	n bankruptcy, uiu	you give any gints of contribi	itions with a total value	of filore than \$000	to any charity:
	No						
<u> </u>							
√	Yes. Fill in the d	letails for eac	h gift or contribution	on.			
	Gifts or contrib		ultion.	Describe what you contr	ibt.ad	Data was	Value
			irities	Describe what you contr	ibuteu	Date you	value
	that total more	tnan \$600				contributed	
						12/2017	\$1000.00
	Greater Salem Ba	aptist Church					*************************************
	Charity's Name						
	215 W 71st St						
	Number Street						
	Chicago	Illinois	60621				
	City	State	Zip Code				
	_						
Part 6:	List Certain Lo	osses					
15. W	ithin 1 year before	you filed for	bankruptcy or sin	ice you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
ga	ambling?						
	-						
√	No						
	d TVoo Fillim Hood	ataila					
	Yes. Fill in the d	etaiis.					
·	Describe the pu	roporty you le	net and	Describe any insurance	coverage for the loss	Date of your	Value of property
	Describe the pr		ost allu			_	Value of property
	how the loss of	ccurred		Include the amount that in		loss	lost
				pending insurance claims	on line 33 of <i>Schedule</i>		
				A/B: Property.			
16. Wi	out seeking bank	you filed for ruptcy or pre	bankruptcy, did y paring a bankrupt	rou or anyone else acting on to petition?			nnyone you consulted
16. Wi	ithin 1 year before	you filed for ruptcy or pre , bankruptcy p	bankruptcy, did y paring a bankrupt	cy petition?			inyone you consulted
16. Wi	ithin 1 year before bout seeking bank clude any attorneys	you filed for ruptcy or pre , bankruptcy p	bankruptcy, did y paring a bankrupt	ccy petition? r credit counseling agencies for	services required in your b	oankruptcy.	
16. Wi	ithin 1 year before bout seeking bank clude any attorneys	you filed for ruptcy or pre , bankruptcy p	bankruptcy, did y paring a bankrupt	ccy petition? r credit counseling agencies for Description and value of	services required in your b	pankruptcy. Date payment	Amount of
l6. Wi	ithin 1 year before bout seeking bank clude any attorneys	you filed for ruptcy or pre , bankruptcy p	bankruptcy, did y paring a bankrupt	ccy petition? r credit counseling agencies for	services required in your b	Date payment or transfer	
l6. Wi	ithin 1 year before bout seeking bank clude any attorneys	you filed for ruptcy or pre , bankruptcy p	bankruptcy, did y paring a bankrupt	ccy petition? r credit counseling agencies for Description and value of	services required in your b	pankruptcy. Date payment	Amount of
l6. Wi	ithin 1 year before bout seeking bank clude any attorneys No Yes. Fill in the d	e you filed for ruptcy or pre , bankruptcy p etails.	bankruptcy, did y paring a bankrupt	r credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
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16. Wi	Semrad Law Firr Person Who Wat 11101 S. Wester Number Street Chicago City Email or website Person Who Wat Number Street City City	e you filed for ruptcy or pre, bankruptcy petails. metails. Illinois State address de the Paymer s Paid State	bankruptcy, did y paring a bankrupt betition preparers, o detition preparers, o detition preparers, o detition preparers, o details and details and details are detailed by the detailed b	cry petition? r credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
16. Wi	Semrad Law Firr Person Who Wat Interest Number Street Chicago City Email or website Person Who Wat Number Street	e you filed for ruptcy or pre, bankruptcy petails. metails. Illinois State address de the Paymer s Paid State	bankruptcy, did y paring a bankrupt betition preparers, o detition preparers, o detition preparers, o detition preparers, o details and details and details are detailed by the detailed b	cry petition? r credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
16. Wi	Semrad Law Firr Person Who Was 11101 S. Wester Number Street Person Who Mas Chicago City Email or website City Email or website City Email or website	e you filed for ruptcy or pre, bankruptcy petails. m s Paid m Avenue Illinois State address de the Payments Paid	bankruptcy, did y paring a bankrupt petition preparers, o determined the second	cry petition? r credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
l6. Wi	Semrad Law Firr Person Who Wat 11101 S. Wester Number Street Chicago City Email or website Person Who Wat Number Street City City	e you filed for ruptcy or pre, bankruptcy petails. m s Paid m Avenue Illinois State address de the Payments Paid	bankruptcy, did y paring a bankrupt petition preparers, o determined the second	cry petition? r credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment

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Debtor 1	Bertha		Thomas	Case number <i>(if known,</i>)	
	First Name	Middle Name	Last Name			
he	Ip you deal with your cree not include any payment o	ditors or to make paym		ehalf pay or transfer	any property to a	nyone who promised to
	Yes. Fill in the details.					
_	•		Description and value of any pr transferred	operty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
	clude both outright transfers d transfers that you have all No Yes. Fill in the details.		ecurity (such as the granting of a secunent.	rity interest or mortga	ige on your propert	y). Do not include gifts
			Description and value of proper transferred		y property or ceived or debts p	Date transfer was made
	Person Who Received Tra	ansfer				
	Number Street					
	City State Person's relationship to y	•				
	Person Who Received Tra	ansfer				
	Number Street					
	City State Person's relationship to y	•				
be	thin 10 years before you t neficiary? lese are often called asset-p		d you transfer any property to a self	-settled trust or sim	ilar device of whi	ch you are a
✓	No Yes. Fill in the details.					
_			Description and value of the p	roperty transferred		Date transfer was made
	Name of trust					

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Debtor 1 Bertha Thomas Case number (if known)
First Name Middle Name Last Name

Part	t 8: List Certain Financial Acco	ounts, Instrum	ents, Safe Deposit Boxes, a	nd Storage Units	
20.	Within 1 year before you filed for b moved, or transferred? Include checking, savings, money macooperatives, associations, and other	arket, or other fin	ancial accounts; certificates of dep	-	-
	No Yes. Fill in the details.				
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred Last balance closing or transfer
	Person Who Was Paid		XXXX-	Checking Savings	
	Number Street			Money market Brokerage	
	City State	Zip Code		Other	
	Person Who Was Paid		XXXX-	Checking Savings	
	Number Street			Money market	
	City State	Zip Code		Brokerage Other	
21.	Do you now have, or did you have other valuables? No Yes. Fill in the details.	within 1 year be	efore you filed for bankruptcy, and the second seco	ny safe deposit box or other dep	
	Name of Financial Institution		Name		□ No
	Number Street		Number Street		Yes
			City State Zip C	Code	
	•	Zip Code			
22.	Have you stored property in a store No Yes. Fill in the details.	age unit or plac	e other than your home within	1 year before you filed for bankr	uptcy?
			Who else had access to it?	Describe the conter	Do you still have it?
	Name of Storage Facility		Name		□ No
	Number Street		Number Street		Yes
	City State	Zip Code	City State Zip (Code	

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Debtor 1 Bertha Thomas Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

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Deb	tor 1	Bertha			Thomas	Cas	se number <i>(i</i>	f known)	
		First Name		Middle Name	Last Name				
26.	Hav	e you been a party	/ in any judici	al or administra	ative proceeding un	der any environme	ntal law? Ir	nclude settlements and ord	ers.
		No Yes. Fill in the det	ails.						
		O 4 ¹² 1-		,	Court or agency		Nature	of the case	Status of the case
		Case title			Court Name				Pending
		Case number			NumberStreet				On appeal Concluded
		•			City State	•			
Part	11:	Give Details Ab	out Your B	ısiness or Co	nnections to Any	Business			
27.	Witt	A sole propri	etor or self-en a limited liabi a partnership rector, or mar at least 5% of bove applies	nployed in a tra lity company (L aging executiv the voting or e	ade, profession, or could, and a corporation quity securities of a	other activity, either y partnership (LLP) corporation	_	connections to any business	5?
	Ш	Yes. Check all tha	at apply abov	e and till in the	details below for ea	on business.	000	Employer Identification r	number Do not
					Describe the	nature of the busine	C33	include Social Security n	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkee	per	Dates business existed	
		City	State	Zip Code				From To	
					Describe the	nature of the busin	ess	Employer Identification r include Social Security n	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkee	per	Dates business existed	
		City	State	Zip Code	_			From To	
					Describe the	nature of the busin	ess	Employer Identification r include Social Security n	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkee	per	Dates business existed	
		City	State	Zip Code	_			From To	

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Deb	tor 1	Bertha			Thomas	Case number (if known)
		First Name		Middle Name	Last Name	
28.		ditors, or oth	er parties.	r bankruptcy, did you	ı give a financial statement	to anyone about your business? Include all financial institutions,
		Yes. Fill in th	e details below.			
					Date issued	
					MM/DD 0000/	
		Name			MM/DD/YYYY	
		Number S	treet			
		City	State	Zip Code		
Par	10.	Sign Belov	••			
1	true a	and correct.	l understand tha e can result in fii	t making a false stat nes up to \$250,000, o	ement, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		_	/s/ Bertha Thor			·
		٤	Signature of Debto	r 1		Signature of Debtor 2
		[Date 8/9/2018			Date
	✓ N	No ′es			inancial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)? kruptcy forms?
	✓ N	No				
	<u> </u>	res. Name of p	oerson			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	strict of Illinois				
n re _	Bertha Thomas		Case No.				
	Debtor		Chantar	(If known)			
			Chapter	Chapter 13			
	DISCLOSURE OF	COMPENSAT	ON OF ATTORNEY	FOR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of t	the petition in bankruptcy, or agreed	d to be paid to me, for services			
	For legal services, I have agreed to ac	cept		\$4,000.00			
	Prior to the filing of this statement I h	ave received		\$400.00			
	Balance Due			\$3,600.00			
2.	The source of the compensation paid	to me was:					
	✓ Debtor	Other (spec	sify)				
3.	The source of the compensation paid	to me is:					
	✓ Debtor	Other (spec	sify)				
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;						
	b. Preparation and filing of any p	petition, schedules, state	ements of affairs and plan which ma	ay be required;			
	c. Representation of the debtor	at the meeting of credito	rs and confirmation hearing, and an	ny adjourned hearings thereof;			
	d. Representation of the debtor	in adversary proceedings	s and other contested bankruptcy m	natters;			
6.	By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following services	: :			
		CERTI	FICATION				
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agree	ement or arrangement for payment to	o me for representation of the			
	8/9/2018		/s/ Timothy Mazur				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$43.23 for expenses, leaving a balance due of \$3,953.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/9/2018	
Signed:		
/s/ Bertl	ha Thomas	
		/s/ Timothy Mazur
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Thomas, Bertha	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MA	TRIX
Th nowledge	ne above named Debtors hereby verify the.	at the attached list of creditors is t	rue and correct to the best of their
ate:	8/9/2018	/s/ Thomas, Be	rtha
		Thomas, Bertha Signature of De	

ORANGE LAKE/WILSON RES 8505 W IRLO BRONSON HWY KISSIMMEE, FL, 34747

Exeter Finance LLC PO BOX 166097 IRVING, TX, 75016

HARVARD COLL 4839 N Elston Ave Chicago, IL, 60630

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

REGION RECOV 5252 HOHMAN PO BOX 8000 HAMMOND, IN, 46325

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

IDOR-Bankruptcy Section Po Box 851388 Minneapolis, MN, 55485

TitleMax 15 Bull St Suite 200 Savannah, GA, 31401

Speedy Cash 848 E Sibley Blvd Dolton, IL, 60419

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 University of Chicago Medicine 5835 S Cottage Grove Ave Chicago, IL, 60637

Ingalls Hospital One Ingalls Drive Harvey, IL, 60426

Methodist Midlake Campus 2269 W 25th Ave Gary, IN, 46404

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

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- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

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- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
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- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$43.23 for expenses, leaving a balance due of \$3,953.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/9/2018	
Signed:	0 0	
/s/ Berth	na Thomas Deuts /	
		/s/ Timothy Mazur
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Bertha Thomas,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

<u>In addition, there is the possibility that a creditor or the Trustee may object to the Firm</u> being paid under this altered priority arrangement. In the event of such an objection, the Case 18-22395 Doc 1 Filed 08/09/18 Entered 08/09/18 11:29:37 Desc Main Document Page 70 of 76

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Firm may lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be <u>\$825.00</u> at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$400.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 5% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$453/mo.
- 3. Exeter Finance LLC will be paid \$20,583.00 at 19% APR at a fixed monthly payment of \$330.00/mo until Firm's Fees are paid. Commencing with the November 2019 plan payment, Exeter Finance LLC shall receive set payments in the amount of \$688.00 per month.
- 4. **TitleMax** will be paid \$4,000.00 at 4% APR at a fixed monthly payment of \$0.00/mo until Firm's Fees are paid.
- 5. General Unsecured Creditors will be paid 5% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Date: 8/9/2018

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Debtor 1 Bertha First Name		Thomas Case n	umber (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	primarily for a personal, famil business debts? Business de investment or through the ope	ly, or household purpose." lebts are debts that you inc eration of the business or i	curred to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	pter 7. Go to line 18. 7. Do you estimate that after any unds will be available to distribut		ed and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,001	-50,000 -100,000 nan 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	00,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion nan \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion han \$50 billion
For you	I have examined this petition, a correct. If I have chosen to file under Cl of title 11, United States Code. under Chapter 7. If no attorney represents me an out this document, I have obtain I request relief in accordance we I understand making a false state connection with a bankruptcy of both. 18 U.S.C. §§ 152, 1341, /s/ Bertha Thomas Signature of Debtor 1	hapter 7, I am aware that I may I understand the relief availal and I did not pay or agree to pay ined and read the notice requirith the chapter of title 11, Unitement, concealing property, case can result in fines up to see	y proceed, if eligible, under ble under each chapter, and y someone who is not an ired by 11 U.S.C. § 342(b) ited States Code, specified or obtaining money or pro	er Chapter 7, 11,12, or 13 and I choose to proceed attorney to help me fill at in this petition. Operty by fraud in
	Executed on8/9/2018	D/YYYY	Executed on	DD / YYYY

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				_	
Fill in this infor	mation to identify your c	ase:			
Debtor 1	Bertha		Thomas	6	
The state of the state of	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)		3-2-1-1-3-			
Official	Form 106De	eC		Check if this is amended filing	
Declarat	ion About an	Individual Deb	tor's Schedules	12	2/15
If two married	people are filing togeth	er, both are equally resp	onsible for supplying correct info	rmation.	
				a false statement, concealing property, or obtaining	
				,000, or imprisonment for up to 20 years, or both. 18	
U.S.C. §§ 152,	1341, 1519, and 3571.				
Part 1: Sign	Below				
Did you p	av or agree to pay some	eone who is NOT an attor	rney to help you fill out bankrupt	ev forms?	
	п, от пр. то то ра, ост		,	.,,	
✓ No					
Yes.	Name of person			n Preparer's Notice, Declaration, and	
Boomment.			Signature (Official Form 1	19).	
		5			
	nalty of perjury, I declar are true and correct.	e that I have read the su	ummary and schedules filed with	this declaration and	
that they	Λ,	1 /	Fig. 10 mars of the second of		
🗴 /s/ Berth	a Thomas Level	~ 11	×		
Signature	of Debtor 1	1	Signature of D	ebtor 2	

Date

MM/DD/YYYY



Date 8/9/2018 MM/DD/YYYY

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Debtor	1 Bertha		Thomas	Case number (if known)
	First Name	Middle Name	Last Name	
	fithin 2 years before yereditors, or other part No Yes. Fill in the detai	ies.	/ou give a financial state	ment to anyone about your business? Include all financial institutions,
L	············		Date issued	
			Date Issued	
	Name		MM/DD/YYYY	_
			_	
	Number Street			
	City	State Zip Code		
	Oity	State Zip Gode		
Part 12	Sign Below			
a b	~	esult in fines up to \$250,000	, or imprisonment for up	to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		re of Debtor 1	·	Signature of Debtor 2
	Date 8	/9/2018		Date
Did	l you attach additiona	I pages to Your Statement o	of Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Ш	163			
Did	l you pay or agree to p	pay someone who is not an a	attorney to help you fill o	ut bankruptcy forms?
~	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
L				Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Thomas, Bertha Debtor(s)	a	Case No		
			Chapter.	Chapter13	
		VERIFICATION (OF CREDITOR M	IATRIX	
Th knowledge		ereby verify that the at	ached list of creditors	is true and correct to the best of	of their
Date:	8/9/2018	_	/s/ Thomas Thomas, B Signature o	ertha (

15

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Debte	First Name	Middle Name	Thomas Last Name	Case number (if known)	
			·····		
16.	Calculate the median family income that applies to you. Follow these steps:				
	16a. Fill in the state in which you live. Illinois				
	16b. Fill in the number of people in your household. 1				
	16c. Fill in the median family income for your state and size of				\$52,410.00
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.				
17.	How do the lines compa	,		,	
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C. § 1325(b)(3)</i> . Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.				
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)					
18.	Copy your total average	monthly income from line 11.			\$0.00
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.				,
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$0.00
20.	Calculate your current monthly income for the year. Follow these steps:				
	20a. Copy line 19b.				\$0.00
	Multiply by 12 (the number of months in a year).				x 12
	20b. The result is your current monthly income for the year for this part of the form.				\$0.00
	20c. Copy the median family income for your state and size of household from line 16c.				\$52,410.00
21.	How do the lines compa	ire?			
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
		e 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box The commitment period is 5 years. Go to Part 4.			
Part 4: Sign Below					
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
✗ /s/ Bertha Thomas					
Signature of Debtor 1 Signature of Debtor 2					
Date 8/9/2018 Date MM/DD/YYYY					
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					